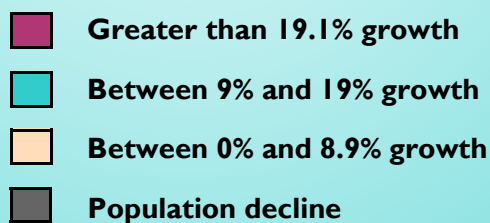
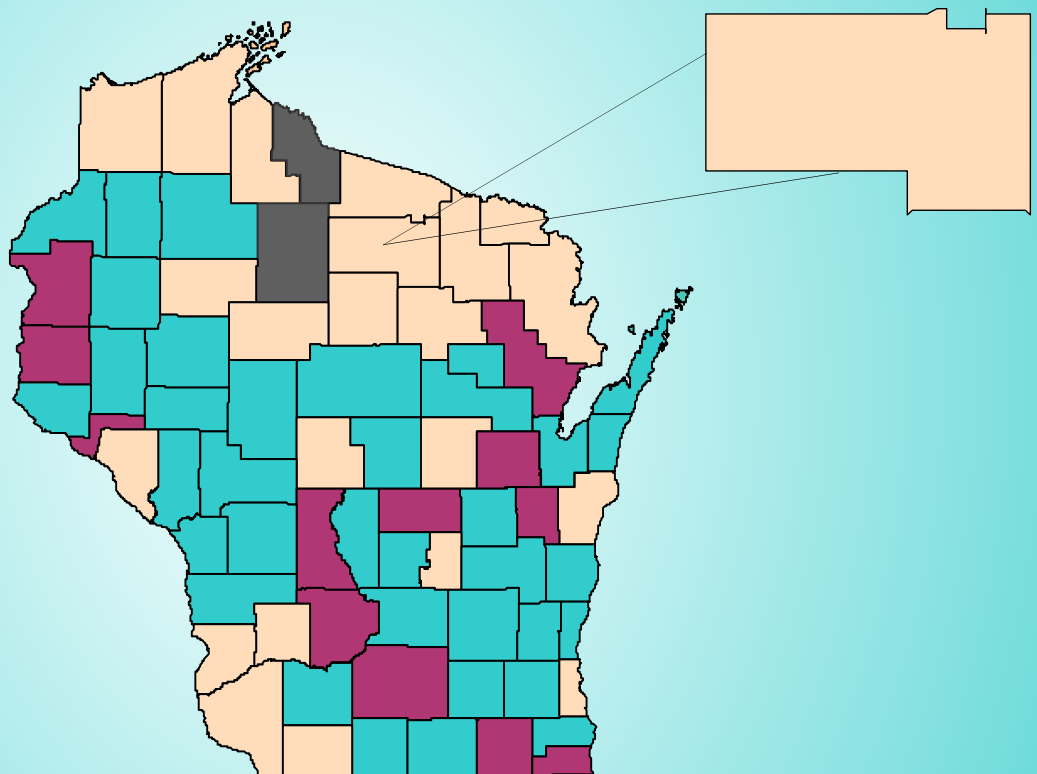


Oneida County Workforce Profile

Projected population growth from 2000 to 2020



Source: Wisconsin Department of Administration, Demographic Services Center.
Statewide population growth is projected to be 13.9 percent from 2000 to 2020.



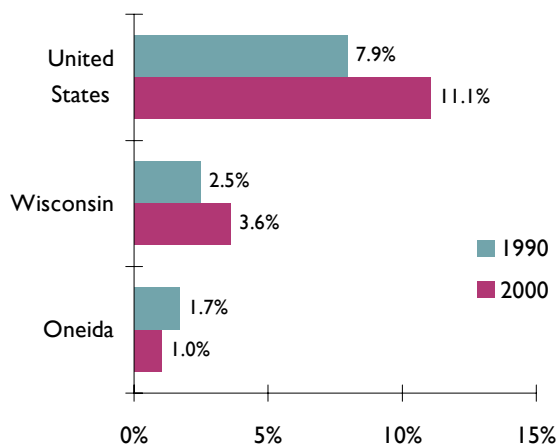
County Population

Population growth affects the supply of workers, the ability to attract employers and demand for goods and services. Oneida County added about 642 people, or 1.7 percent between the April 2000 Census and the January 2002 population estimate. This growth rate was below the national rate and roughly equal the statewide rate. Together, Minocqua, Newbold and Pelican gained 367 people, or about 48 percent of the county's total gain.

On the whole, non-metropolitan Wisconsin experienced natural increase (births minus deaths) equal to 0.24 percent of its Census 2000 population and net migration (people moving in minus people moving out) of 1.51 percent. Oneida County had more deaths than births over this time period, so its population would have declined if it weren't for positive net migration. The 2000 Census also asked where people had lived in 1995. Roughly following non-metropolitan Wisconsin trends, about 14 percent of Oneida County residents reported having lived in another Wisconsin county in 1995 and roughly 8 percent reported having lived outside of Wisconsin in 1995.

The graph below shows how many residents were foreign-born in the 1990 and 2000 censuses. As the state and the nation increased their shares of foreign-born residents, Oneida County's share fell. Available data does not suggest that this dynamic will change dramatically in the near term.

Share of Foreign-born Residents

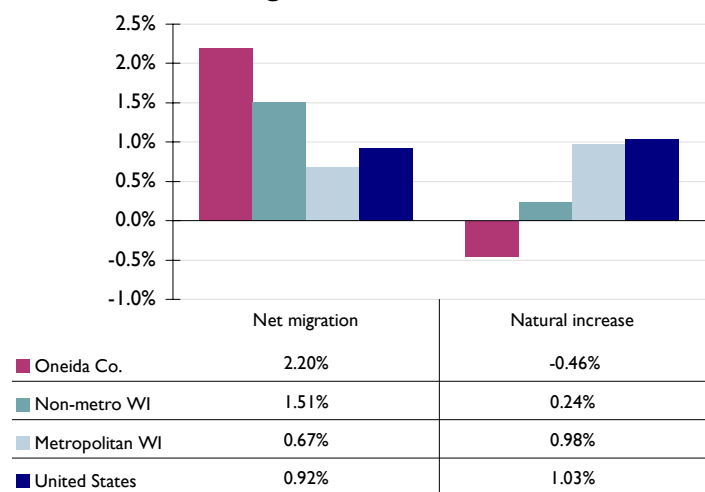


Source: US Dept. of Commerce, Census 2000, Summary file-4, QT-P14

Total Population

	April 2000 Census	January 1, 2002 estimate	Percent change
United States	281,421,906	286,923,000	2.0%
Wisconsin	5,363,701	5,453,896	1.7%
Oneida County	36,776	37,418	1.7%
Largest Municipalities			
Rhinelander, City	7,735	7,737	0.0%
Minocqua, Town	4,859	5,001	2.9%
Pelican, Town	2,902	2,974	2.5%
Newbold, Town	2,710	2,807	3.6%
Pine Lake, Town	2,720	2,776	2.1%
Three Lakes, Town	2,339	2,375	1.5%
Crescent, Town	2,071	2,082	0.5%
Woodruff, Town	1,982	2,027	2.3%
Sugar Camp, Town	1,781	1,818	2.1%
Nokomis, Town	1,363	1,387	1.8%

Net migration and natural increase



Source: Wisconsin DOA, Demographic Services Center & US Census Bureau

The county experienced fewer births from 1992 to 2001 than it had between 1982 and 1991. In 2001, 60 percent of Oneida County's births were to mothers under 30 years old and 85 percent were to mothers under 35. Natural increase (or lack thereof) affects population growth and age demographics, in turn, have an impact on natural increase. The number of female residents in their 20s and 30s affects future birth rates and population growth rates.

Population projections suggest that Oneida

Oneida County Workforce Profile

Population Projections by Age Groups in Oneida County

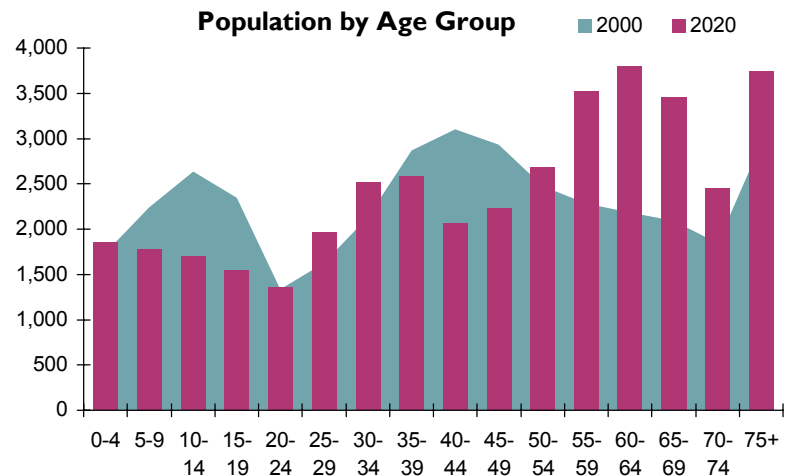
	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
2000																
Male	894	1,123	1,365	1,217	704	865	1,062	1,438	1,602	1,457	1,238	1,127	1,083	1,057	906	1,172
Female	845	1,118	1,273	1,126	629	758	1,069	1,434	1,502	1,474	1,232	1,157	1,100	1,038	938	1,773
2005																
Male	795	951	1,174	1,325	941	802	1,003	1,189	1,525	1,658	1,515	1,349	1,206	1,078	917	1,346
Female	761	900	1,172	1,202	895	767	856	1,162	1,518	1,573	1,561	1,305	1,193	1,089	929	1,858
2010																
Male	839	833	981	1,130	1,014	1,062	931	1,125	1,261	1,575	1,728	1,654	1,458	1,212	937	1,463
Female	802	798	931	1,104	952	1,072	871	937	1,238	1,600	1,674	1,659	1,357	1,198	974	1,914
2015																
Male	904	857	849	931	850	1,137	1,203	1,032	1,180	1,288	1,624	1,871	1,765	1,459	1,044	1,531
Female	864	820	815	866	861	1,132	1,185	944	991	1,296	1,687	1,757	1,707	1,357	1,061	1,978
2020																
Male	946	912	867	798	692	945	1,273	1,313	1,073	1,196	1,322	1,755	1,995	1,758	1,251	1,646
Female	904	872	831	753	670	1,022	1,241	1,268	994	1,034	1,367	1,766	1,799	1,701	1,198	2,092

Source: Wisconsin Dept. of Administration, Demographic Services, October 2003

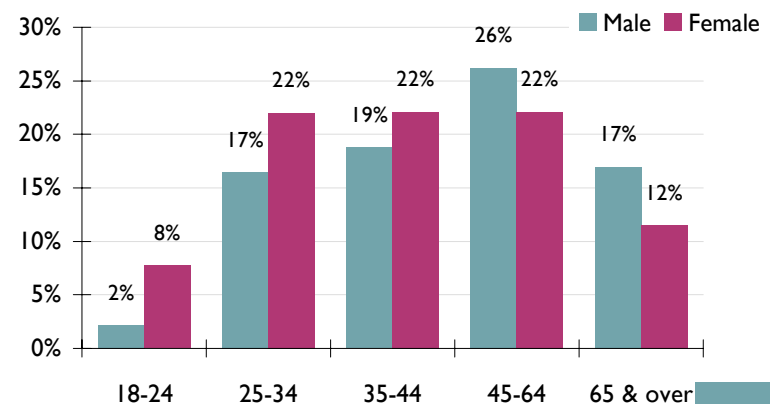
County will gain something like 2,478 people or around 6.7 percent between 2000 and 2020. This is less than half Wisconsin's projected growth of 13.9 percent. As baby-boomers age, 3 cohorts, (55- to 59-year-olds, 60- to 64-year-olds and 65- to 69-year-olds) will each grow by roughly 1,237 to 1,611 people, or 54 to 74 percent. Meanwhile, 2 other cohorts (40- to 44-year-olds and 45- to 49-year-olds) will see their ranks thin by about 701 to 1,037 people or 24 percent to 33 percent.

The group that starts with 1,273 females aged 10 to 14 in 2000 shrinks to 952 females aged 20 to 24 in 2010 and rebounds to 1,241 females aged 30 to 34 in 2020. This reflects a sharper dip of college-aged females and a bigger rebound than non-metropolitan Wisconsin as a whole. Female out-migration is similar to male out-migration in Oneida. Counties where students can attend bachelor's degree programs tend to see less out-migration of college-aged females.

The graph to the right shows that advanced education (a bachelor's degree or more) used to be more common among males than females, but recent decades have reversed this trend. Recent graduates are some of the most mobile workers, and more likely to consider other locales for their industry mix and occupational offerings.



Percent of age group with at least a Bachelor's degree in Oneida County



Source: US Dept. of Commerce, Census 2000, Summary file 4, QT-P20

Labor Force Characteristics

The labor force participation rate (LFPR) is the proportion of the eligible population that either works or looks for work. Generally, labor force participation rates tend to peak between the ages of 35 and 54. Members of younger cohorts sometimes occupy themselves with education or parenting. Slowly at age 55, and more quickly at age 62, labor force participation rates fall as older workers leave the labor force.

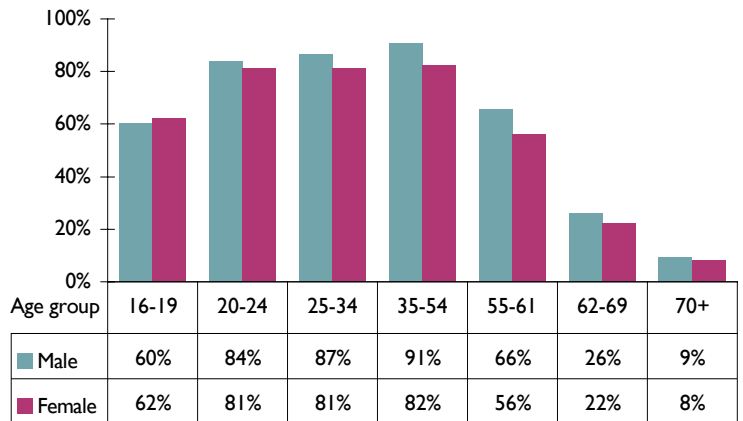
Population trends seen on page 2 cast a different light on labor force participation rates shown in the upper right graph. Large numbers of people will move from the three cohorts between 35 and 49 years old (where LFPR is high) into the cohorts between 55 and 69 (where LFPR is lower). This will pull down the county's overall LFPR.

In recent years, Wisconsin's LFPR has been among the 5 highest in the nation, and Oneida County's has been similarly high. (See middle right graph.) The graph to the lower right suggests that the high labor force participation rates of those aged 35 to 54 cannot compensate for their declining numbers, while the increase of those aged 55 to 64 will be so great as to overcome their low LFPR and increase their absolute numbers in the labor force. Shifting demographic trends affect employment trends and policies.

In decades past, employers relied on dramatic increases in female LFPR to replace workers leaving the labor force and to keep up with job growth. Today, such sharp increases in female labor force participation are unlikely, particularly among younger cohorts. The upper right graph shows female LFPR approaching or exceeding male levels among those aged 16 to 19 or 20 to 24. Together, these trends may prompt employers to ask where replacement workers will come from.

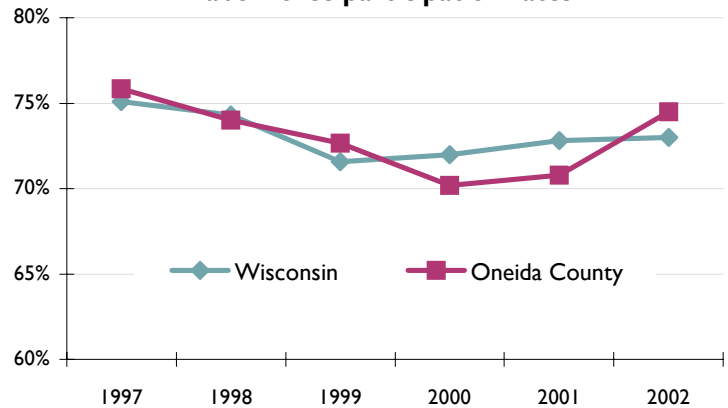
The baby boomers who stay in the labor force longer may find employers modifying compensation and workplace policies to keep them on board. As some baby boomers begin to leave the labor force, they will eventually increase demand for certain types of labor (such as health care and home-related services). Because younger workers often fill these jobs, and because the overall labor force will not grow as quickly as it used to, employers may step up recruitment of younger workers.

Oneida Labor Force Participation by Age & Sex in 2000



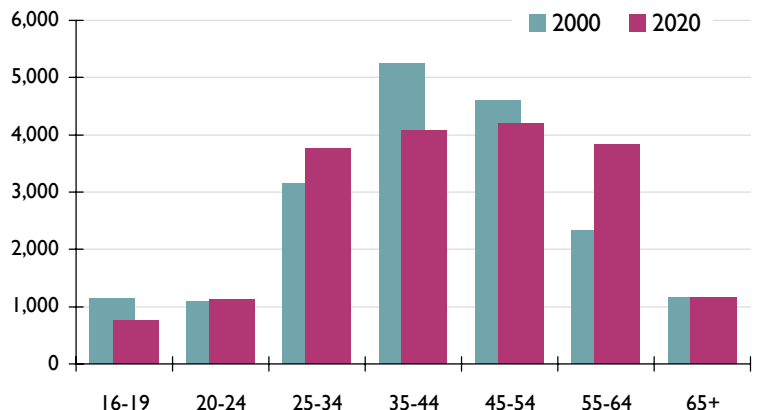
Source: US Dept. of Commerce, Census 2000, Summary file 4, PCT-79

Labor force participation rates



Source: WI DWD, Office of Economic Advisors, 2003

Labor Force by Age in 2000 & 2020 in Oneida County

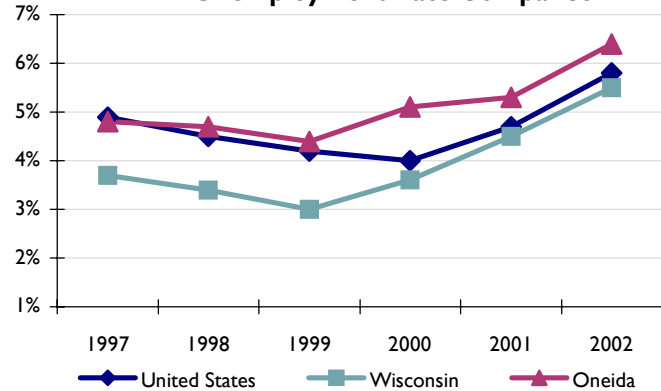


Source: DWD, Office of Economic Advisors, US Census, SF-4 (PCT-79), WI Demographic Services

Oneida County Workforce Profile

Over the course of 2002, an average of roughly 22,062 Oneida County residents participated in the labor force: about 20,656 were employed and approximately 1,406, or 6.4 percent were unemployed. Unemployment rose around the same time locally and statewide, which was before the national rate started rising. From 2001 to 2003, unemployment rates have been considerably higher than the heydays of the late 1990s, and often higher than they were in the 1993-1994 period. Some encouraging signs emerged in the autumn of 2003; the winter of 2003-2004 will show how they play out.

Unemployment Rate Comparison



Oneida County Civilian Labor Force Data

	1997	1998	1999	2000	2001	2002
Labor Force	20,463	20,359	20,036	20,799	21,242	22,062
Employed	19,471	19,398	19,161	19,743	20,116	20,656
Unemployed	992	961	875	1,056	1,126	1,406
Unemployment Rate	4.8%	4.7%	4.4%	5.1%	5.3%	6.4%

Source: WI DWD, Bureau of Workforce Information, LAUS program, 2003

Occupations in demand

Oneida County is part of Wisconsin's north central region. In its upper portion, the table to the right lists those occupations projected to experience the fastest proportional growth between 2000 and 2010. An occupation starting with few jobs doesn't need to add many to grow quickly. Altogether, the fastest-growing occupations accounted for 1.9 percent of the region's jobs in 2000 and are expected to account for 2.6 percent of the region's jobs in 2010, so it is not an exhaustive list of opportunities. The list does not support the notion that most jobs require a bachelor's degree.

In its lower portion, the table lists those occupations projected to generate the most openings between 2000 and 2010. The less training a job requires, the less likely an employer is to invest in retention incentives (such as wage or benefit increases). Nursing requires more training than the other occupations generating the most openings. Challenging work schedules and conditions contribute to turnover, yet nursing programs have long waiting lists. As many nurses and nursing instructors approach retirement, aging baby-boomers will increase demand.

North Central Region Occupation Projections: 2010

	Top Ten Occupations	Education & Training Typically Required*	Average Wage**
Fastest Growth	Computer Support Specialists	Associate degree	\$16.29
	Computer Software Engrs Apps	Bachelor's degree	\$30.39
	Medical Records/Health Info Techs	Associate degree	\$12.12
	Network/Computer Systems Admin	Bachelor's degree	\$22.28
	Personal and Home Care Aides	1-month or less training	\$8.66
	Medical Assts	1-12 mo. on-the-job training	\$11.67
	Social/Human Service Assts	1-12 mo. on-the-job training	\$10.71
	Computer Systems Analysts	Bachelor's degree	\$24.16
	Computer/Information Systems Mgrs	Work experience & degree	\$33.51
	Surgical Technologists	Postsecondary voc. trng	\$13.89
Most Openings	Cashiers	1-month or less training	\$7.21
	Comb Food Prep/Serv Wrk/Incl Fast	1-month or less training	\$7.03
	Retail Salespersons	1-month or less training	\$9.11
	Waiters/Waitresses	1-month or less training	\$6.50
	Registered Nurses	Bachelor's degree	\$22.18
	Labrs/Frght/Stock/Matrl Movers/Hand	1-month or less training	\$10.50
	Truck Drivers/Heavy/Tractor-Trailer	1-12 mo. on-the-job training	\$15.36
	Office Clerks/General	1-month or less training	\$9.80
	Stock Clerks/Order Fillers	1-month or less training	\$9.60
	Janitors/Cleanrs Ex Maids/Hskpng	1-month or less training	\$9.82

* The most common way to enter the occupation, not the only way

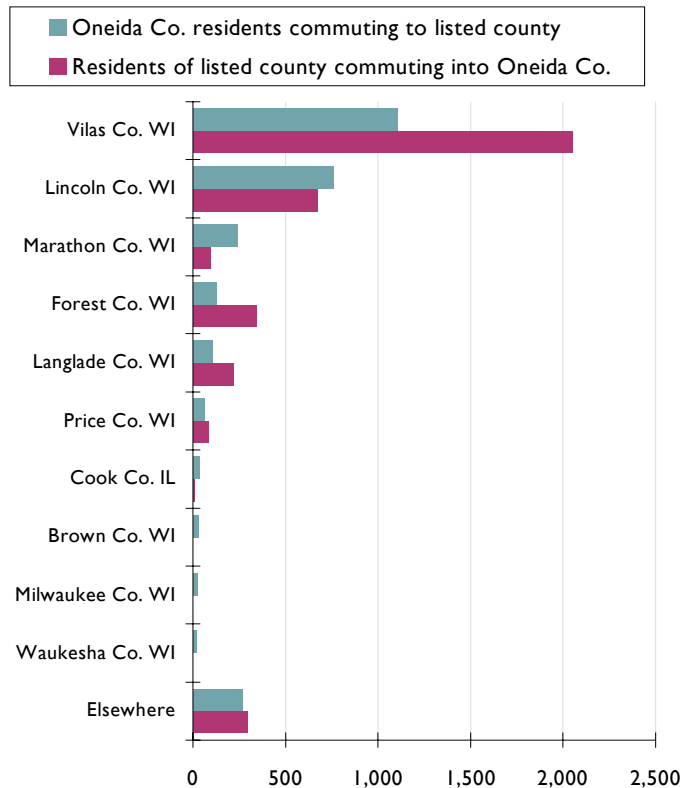
** Wages from Occupation Employment Statistics survey responses for region, 2001

North Central WDA includes Adams, Forest, Langlade, Lincoln, Marathon, Oneida, Portage, Vilas and Wood counties.

Source: WI DWD, Bureau of Workforce Information, 2002

County Commuting Patterns

In April 2003, the Census Bureau released county-to-county worker flow files. The Census reported that approximately 2,718 Oneida County residents worked outside the county (about 17 percent of working residents by their count). At the same time, roughly 3,772 workers from other counties commuted in (roughly 21 percent of the people filling Oneida County jobs by their count).



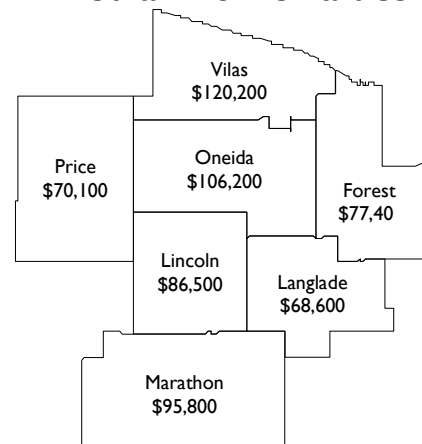
Reasons for commuting vary, but relevant factors include geography, employment conditions, wages and housing costs. Municipalities relatively near county borders include Rhinelander, Minocqua, Pelican, Newbold, Three Lakes and Woodruff. Together, those municipalities host about 61 percent of the county's population. The number of people crossing a county line is not the only indicator of how far people travel. The Census reported that 69 percent of Oneida County's working residents commuted less than 20 minutes and 84 percent commuted less than 30 minutes.

Employment conditions in the area present a complex picture. The crudest measure, Oneida County's 2002 unemployment rate (6.4%), was lower than some nearby counties' rates such as Forest (7.4%) and Langlade (8.0%), but higher than other counties' rates, such as Vilas (5.8%) and Marathon (4.8%). Workers probably travel to Oneida County for the high job concentration and high wages education & health services. Vilas has a high concentration of leisure & hospitality jobs. Many of those are limited enough (seasonal, part time, etc.) that workers may look to the larger labor market of Oneida. In financial activities and in manufacturing, Oneida County offers higher wages, but Lincoln County offers more than twice as many jobs in each sector.

The map below might suggest that housing dollars go further in Oneida than in Vilas and further still in Lincoln, and promote commuting from a low-cost area to a high-cost area. Tourism and vacation homes may drive up housing values in Vilas without creating a commensurate number of full-time year-round jobs.

	Oneida Co. residents commuting to listed county	Residents of listed county commuting into Oneida Co.	Net gain or loss of workers
Vilas Co. WI	1,106	2,051	945
Lincoln Co. WI	759	672	-87
Marathon Co. WI	243	98	-145
Forest Co. WI	129	343	214
Langlade Co. WI	103	220	117
Price Co. WI	62	85	23
Cook Co. IL	36	7	-29
Brown Co. WI	31	3	-28
Milwaukee Co. WI	24	not avail.	not avail.
Waukesha Co. WI	21	not avail.	not avail.
Elsewhere	267	293	26

Median home values



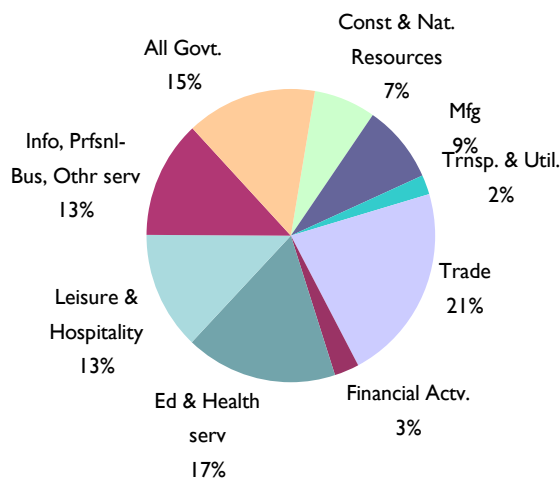
Source: US Dept. of Commerce, Census 2000, County-to-county worker-flow files

Census 2000, Summary File 3, QT-H14

Industry Employment - Introducing NAICS (North American Industry Classification System)

From the 1930s to 2002, some version of the Standard Industrial Classification (SIC) system has defined categories for employment-by-industry estimates. Beginning in 2003, the North American Industry Classification System (NAICS) replaces SIC. The table below lists each system's major categories. A quick glance shows that NAICS offers categories for which data was previously unavailable (like education & health services or leisure & hospitality) and that NAICS offers less detail elsewhere (retail & wholesale trade collapse into one category for non-metropolitan areas).

Oneida County Industry Distribution: 2002



The table below hides one wrinkle that may be the most important aspect of SIC-to-NAICS conversion. **Even if a category carries an identical title, like “manufacturing”, its definition changed, so meaningful comparisons of SIC data to NAICS data are very limited.** The SIC definition of manufacturing included establishments that now reside in the services category. Elements of printing are now in information services; some establishments providing professional, technical, administrative or support services may have moved from manufacturing into services. These are just a few examples of changes that limit detailed, direct comparisons of historical SIC data to current NAICS data. (Also, NAICS data was revised with newly available information, while SIC was not, due to its discontinuation.)

Under SIC, restaurants and bars were under retail trade, while NAICS puts them in the newly-created leisure & hospitality sector. Other establishments in the leisure & hospitality sector (such as hotels and lodging facilities) came from the services sector of SIC. There is no accurate or reliable way to compare old trade or services numbers to the new ones.

This page shows employees of public schools and colleges with government. Other pages group them with education & health services. NAICS shows Oneida's low concentration of manufacturing and high concentration of education & health services.

2002 Industry Employment in Oneida County: A comparison of two classification systems

NAICS Super-sectors	Employment	Distribution	SIC Industry Divisions	Distribution
Construction, natural resources & mining	1,283	7%	Construction & Mining	7%
Manufacturing	1,594	9%	Manufacturing	10%
Transportation, warehousing & utilities	425	2%	Transportation, utilities & communication	4%
Trade (wholesale & retail)	3,974	22%	Wholesale trade	3%
			Retail trade	28%
Financial activities	536	3%	Finance, insurance & real estate	2%
Information, professional & business services, other services	2,408	13%	Services & misc (incl. agr, forestry, fishing)	31%
Education and health services	3,122	17%	Government	15%
Leisure & hospitality	2,410	13%		
Government	2,697	15%		

Source: WI DWD, Bureau of Workforce Information, Current Employment Statistics Program, March 2003

Oneida County Workforce Profile

Listed in the table in the middle of the page, the ten largest private employers in Oneida County accounted for roughly 26 percent of the payroll jobs reported in the county in the first quarter of 2003. Employers' figures vary from month to month and seasonality varies significantly from one employer to another. For these and other reasons, specific ranks are not necessarily consistent or telling.

Listed in the top table, the ten largest industry groups provided approximately 45 percent of the county's total jobs. Between the first quarter of 2002 and the first quarter of 2003, losses in educational services and food and beverage stores were partially offset by gains in health care and general merchandise stores.

Top 10 Industry Groups in Oneida County

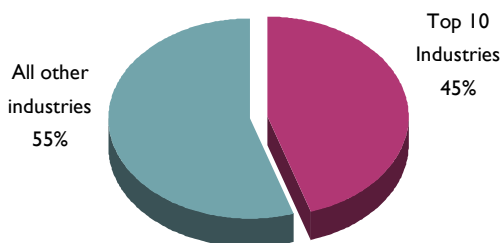
Industry Group	March 2003		Numeric change 2002 - 2003
	Employers	Employees	
Food Services and Drinking Places	116	1,350	-3
Educational Services	10	1,287	-42
Hospitals	*	*	*
Ambulatory Health Care Services	52	858	77
Nursing and Residential Care Facilities	*	*	*
General Merchandise Stores	10	705	45
Nonstore Retailers	*	*	*
Paper Manufacturing	*	*	*
Executive, Legislative, & Gen Government	22	497	-18
Food And Beverage Stores	14	487	-102

*data suppressed to maintain confidentiality

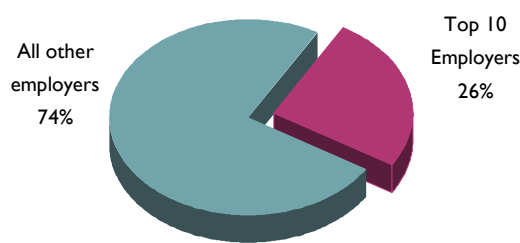
Top 10 Private Employers in Oneida County

Company	Product or Service	Size
Howard Young Medical Group	Outpatient mental health and substance abuse centers	500-999
Petersen Health Care of Wisconsin	Residential mental retardation facilities	500-999
Foster & Smith, Inc.	Mail-order houses	500-999
Rhineland Paper Co, Inc.	Paper (except newsprint) mills	500-999
Sacred Heart - St. Mary's Hospitals	General medical & surgical hospitals	500-999
Wal-Mart Associates, Inc.	Discount department stores	250-499
T A Solberg Co, Inc.	Solid waste collection	250-499
Ministry Medical Group, Inc.	Offices of physicians (except mental health specialists)	250-499
Employment Options of North Central	Temporary help services	100-249
Printpack, Inc.	Commercial screen printing	100-249

Share of jobs with top 10 industries



Share of jobs with top 10 employers



Source: WI DWD, Bureau of Workforce Information, ES-202 special report, First quarter, 2003

Oneida County Workforce Profile

Overall, Oneida County employers reported paying about a fifth less than the state-wide all-industries average wage, with results varying by industry. Manufacturing was one of a few industries where the county's wages were close to the state's, and its wages were higher than any other industry's. The average wage per manufacturing job rose from 2001 to 2002, but the number of manufacturing employees fell enough to reduce total manufacturing wages paid. Trade transportation & utilities accounted for more jobs than any other sector, but it was well behind education & health services in terms of total wages paid, in large part because retail trade jobs pay less. With wages growing so slowly in trade, transportation & utilities, it seems likely that the jobs added were in retail. The other sector to add a significant number of jobs

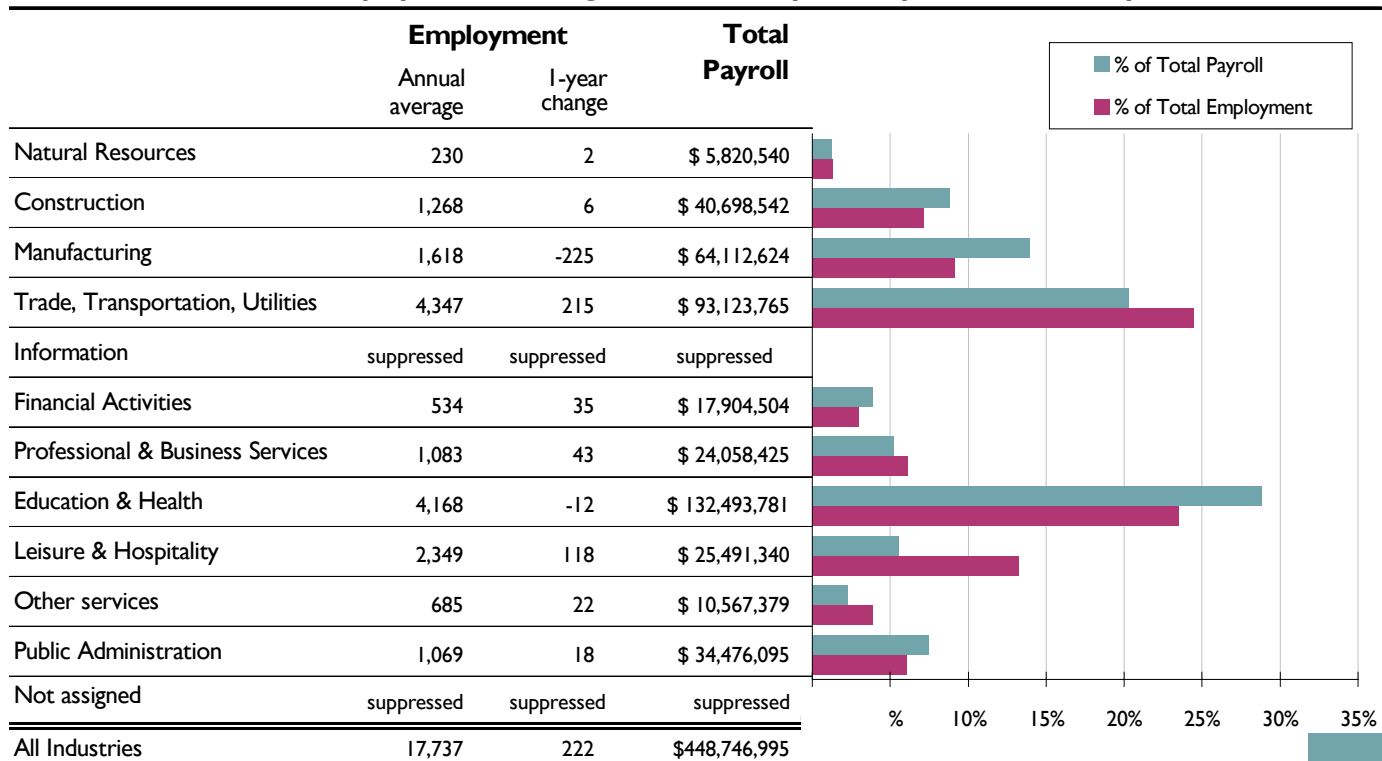
Average Annual Wage by Industry Division in 2002

	Average Annual Wage Wisconsin	Average Annual Wage Oneida County	Percent of Wisconsin	1-year % change
All Industries	\$ 32,422	\$ 25,917	80%	1.3%
Natural resources	\$ 25,481	\$ 25,307	99%	4.8%
Construction	\$ 39,649	\$ 32,097	81%	3.2%
Manufacturing	\$ 40,584	\$ 39,625	98%	6.6%
Trade, Transportation, Utilities	\$ 28,422	\$ 21,423	75%	0.5%
Information	\$ 38,871	suppressed	suppressed	suppressed
Financial activities	\$ 40,337	\$ 33,529	83%	-2.7%
Professional & Business Services	\$ 36,324	\$ 22,215	61%	-11.3%
Education & Health	\$ 33,768	\$ 31,788	94%	4.8%
Leisure & Hospitality	\$ 11,837	\$ 10,852	92%	3.5%
Other services	\$ 19,500	\$ 15,427	79%	3.3%
Public Administration	\$ 33,769	\$ 32,251	96%	2.8%

Source: WI DWD, Bureau of Workforce Information, Covered Employment & Wages, August 2003

was leisure & hospitality, where seasonality, part-time schedules and limited advancement keep wages low. Construction wages are high relative to Oneida's all-industries average and natural resources wages are high relative to the statewide average, but they both employ relatively few people.

2002 Employment and Wage Distribution by Industry in Oneida County



Source: WI DWD, Bureau of Workforce Information, Covered Employment and Wages, August 2003

Per Capita Personal Income

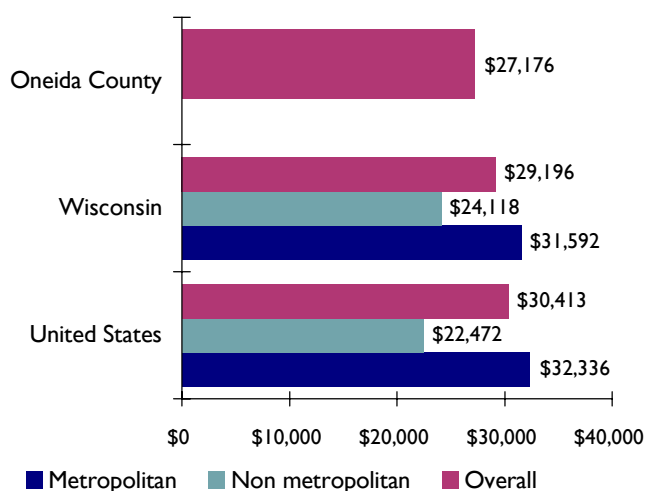
In 2001, Oneida County's per capita personal income (PCPI) of \$27,176 was above non-metropolitan Wisconsin's PCPI (\$24,118) and above the national non-metropolitan PCPI (\$22,472). Between 1996 and 2001, Oneida County's PCPI rose from 11.4 percent above non-metropolitan Wisconsin's PCPI to 12.7 percent above non-metropolitan Wisconsin's PCPI. Meanwhile, county PCPI rose from being 17.2 percent above the national non-metropolitan PCPI to being 20.9 percent above the national non-metro PCPI.

Growth in PCPI relates to demographic shifts (see pages 2 and 3). As a greater share of the population enters retirement, more residents rely on transfer payments (such as Social Security) and fewer have net earnings (typically associated with employment). Transfer payments grow much more slowly than net earnings. Households with substantial investment income (dividends, interest or rent, including retirement or pension plans) are more likely to consider warmer climates for retirement, so PCPI growth may slow considerably.

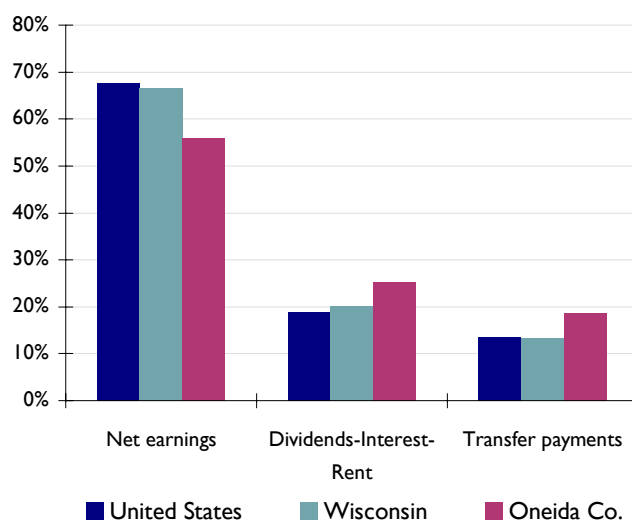
Per Capita Personal Income

	1996	1997	1998	1999	2000	2001	Percent Change	
							1 year	5 year
United States	\$24,270	\$25,412	\$26,893	\$27,880	\$29,760	\$30,413	2.2%	25.3%
Wisconsin	\$23,301	\$24,481	\$26,004	\$26,926	\$28,389	\$29,196	2.8%	25.3%
Oneida County	\$21,788	\$22,767	\$24,287	\$24,606	\$26,309	\$27,176	3.3%	24.7%

2001 PCPI



Components of Total Personal Income: 2001



Source: US Dept. of Commerce, Bureau of Economic Analysis, State & Local Personal Income, May 2003, CAI-3, CA05

WWW addresses of source data

Wisconsin population estimates and projections:

<http://www.doa.state.wi.us/dir/index.asp>

Education levels of population, labor force participation rates, commuting patterns:

<http://www.census.gov/main/www/cen2000.html>

Labor force estimates (employed and unemployed), industry employment, average annual wages:

<http://www.dwd.state.wi.us/lmi/>

Occupations in-demand:

http://www.dwd.state.wi.us/lmi/wda_map.htm

Per Capita Personal Income:

<http://www.bea.gov/bea/regional/reis>

Profile author:

Dan.Barroilhet@dwd.state.wi.us